



BULLETIN

Volume 9, Issue 3

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Risk Management Division:

General Information:

(701) 328-7580
rminfo@state.nd.us

Loss Control:

(701) 328-7582

Workers Compensation:

(701) 328-7583

Office Fax:

(701) 328-7585

Website:

www.state.nd.us/risk/

Risk Management Division

Mission Statement

To protect the assets of the State of North Dakota - its people, property, and financial resources - so that the State can continue to meet its obligations to its citizens.

The potential for a loss due to risk is integrated into most activities state employees perform on a day-to-day basis. Some are obvious - improperly operating a state fleet vehicle resulting in a crash; discriminating in hiring practices; neglecting to properly clear walkways.

However, many activities that present potentially expensive exposures to loss are not as easily recognizable.

The focus of the 2004 Risk Management Seminar is to build awareness and provide you with tools to identify, analyze, and streamline your loss control efforts to address integrated potentials for loss.

The 2004 Seminar will be held on April 28 from 1:00 to 5:00 p.m. and April 29 from 8:00 a.m. to noon at the Heritage Center on the Capitol Grounds in Bismarck.

2004 Risk Management Seminar:

Streamlining your Loss Control to Address Integrated Risk

April 28	
1:00—1:45	Welcome and Report on the Status of Risk Management Fund
1:45—2:30	Risk Management Fund Discount Program
2:30—3:00	Break
3:30—4:15	State Fire and Tornado Fund Bonding and the State of the Commercial Property Market
4:15—5:00	Flex Training Demonstration
April 29	
8:00—9:30	Risk Management Workers Compensation Program Status Report and Discount Program Update
9:30—10:00	Break
10:00—11:30	COG/COOP Process Update

Who should attend the Seminar? Entity Risk Management and Risk Management Workers Compensation Program contacts; Entity IT personnel; COG/COOP teams; Division Directors.

Note: Because attendance at the Seminar is a pre-requisite for an entity qualifying for the maximum Risk Management Fund and RM Workers Compensation Program Discounts, pre-registration and sign-in for both sessions will again be required.

Pre-register by contacting Renae Heller at 701-328-7584 or rheller@state.nd.us.
Watch for a brochure detailing the Seminar information.



Update

Web site:
www.state.nd.us/COG

What's the saying—"The best laid plans of mice and men." Well, the mice have certainly been having their way with the Living Disaster Recovery Planning System (LDRPS) software configuration process. We don't know if the problems that have arisen are as a result of the extensive reconfiguration that has been done to the software to meet the State's needs but it seems that every time the team solved one problem, another would pop up. Due to the dedication of Diane Laub of DOT, Larry Lee of ITD, Janell Quinlan of Emergency Management, and Renae Heller of Risk Management, we are now *quite sure* agencies will have access to the system in March. In an attempt to assure that the bugs have been worked out, we will ask a few agencies to test the software before its general release.

We realize how frustrating the wait has been especially for those of you who have completed the training and haven't been able to access the system. We are confident that once you have access, with the training materials you received, the well developed Plan Assistant, and the services of the helpdesk, you will have

very few problems while you work to develop your plans.

While we are waiting to access the software Emergency Management has decided that, because of Homeland Security issues, it is necessary for us to proceed to develop a State plan using the Word documents originally proposed as a basis to develop COG and COOP plans. To that end, we ask that all agencies review the Word document they developed and submitted to Risk Management. Janell Quinlan is heading up the Emergency Management project and will be contacting you about anything that needs to be added to the Plans you have already developed.

Some agencies did not develop the Word product. We need you to begin that process. The information you gather to develop the Word product will be used in the LDRPS product as well so it will not be a wasted step.

To assist you in this interim process, we refer you to the information on the State's COG site for a template and instructions on developing a COG/COOP Plan.



Loss Control Tools

Three basic facts about any accident:

1. Accidents Are Caused.

This fact must be understood and accepted by all involved. Some people talk and act as if accidents really had no cause or at least none that was predictable. We have all heard:

- a) "It was an accident; he couldn't help it."
- b) "It wasn't his fault; it was an accident."
- c) "-- it will never happen to me."

The first step in accident prevention is a firm recognition of the fact that

ACCIDENTS ARE CAUSED and also that practically every accident cause is predictable and controllable.

2. Accidents Are Prevented If The Causes Are Eliminated.

Probably the best antidote to the beliefs just discussed is to look at the industry's actual safety record over the past 75 years. During this period, great efforts have been put forth to eliminate accidents in industry, and the results are impressive.

National Safety Council data show a rapid reduction in the frequency of disabling injuries (called "lost workday cases") in a six-year period at the outset of a greater national safety consciousness effort - there was a nearly 60% reduction from 31.9 per million man hours in the first year to 12.5 in the last. Similarly, during the next 20 years, the accident rate improved a further 38 percent. In recent years, while the trend of reduction in lost workday cases has leveled off, it continues to improve. *This means that the prevention of accidents is becoming traditional in major segments of industry.*

UPCOMING LDRPS TRAINING SESSIONS:

March 8-12, 2004:

Bismarck State College, Lake Region State College, Williston State College, ND State College of Science, Minot State University – Bottineau, State Hospital, Corrections and Rehabilitation, Tax Department, Protection and Advocacy, Civil Air Patrol, Veteran's Home, Mill and Elevator, Parks and Recreation, School for the Blind, Central Services, Children's Services Coordinating Committee, Geological Survey, Securities Department, North Central Human Services

April 12-16, 2004:

Human Resources, Department of Public Instruction, State Library, Board of Nursing, Electrical Board, Plumbing Board, Retirement and Investment Office, West Central Human Services, Job Service, Corrections and Rehabilitation. There is room for other entities that need additional people trained in this session. Contact Janell Quinlan—first come, first served.

The training is held at the Corporate Continuing Education Computer Lab at BSC.

3. Unless The Causes Are Eliminated, The Same Accident Will Happen Again.

This third fact points to the fundamental principle which underlies every safety and health program, that:

Accident Prevention Means Eliminating Causes.

It is recognized that the CAUSES to be eliminated are unsafe conditions and acts, which arise from a wide variety of sources and take many possible routes to injury. While the elimination of such causes may appear complex; SIMPLE, BASIC, COMMON-SENSE PRACTICES can and will do the job to keep you and your co-workers safe.

Principles of Incident/Accident Investigations to Determine the Cause:

- 1) Every incident/ accident, (even the minor injury incident) is a potential lesson to be learned. An incident investigation is a systematic effort to establish all relevant facts and interpretations regarding how and why an incident occurred.
- 2) Preventing recurrence is the true objective of the incident investigation.
- 3) Incidents should be investigated as soon as practical after their occurrence!
- 4) The supervisor or risk management contact (or trained designee) is responsible for the investigation.
- 5) An incident is defined as "any unintended event that may result in personal injury or property damage."
- 6) Experience has shown

RMWCP UPDATE



Information Required to Complete Workers Compensation Claim Forms

When filing a C1 or C2 form to report a work place injury, to expedite the claim, and to ensure the proper disability payments and deductible rates are applied, check to make sure the following information is provided:

- ♦ Wage loss information— including whether the employee is full time, part time, or seasonal.
- ♦ A complete description of the injury and how it happened.
- ♦ The name of the medical provider, the body part injured, and the date of the first treatment.
- ♦ Phone numbers of both the employee and the employer.

YOUTH EMPLOYMENT ISSUES - The State's loss data shows that 13% of the State's workers compensation claims involve individuals who are under 25 years of age and that 62% of those claims are for injuries that occur between the months of May and August.

While we appreciate the enthusiasm and willingness of youth to take on new challenges, we must ensure that they are properly trained before starting any task. The training should include a hands-on demonstration of how to perform the task in a safe manner. A list of instructions or watching a video will not be as effective as hands-on training in preventing injury.

Watch for more information on this topic at our annual seminar.

that most accidents result from **unsafe acts** and **unsafe conditions**.

Examples of **unsafe acts** include:

- ♦ using unsafe methods,
- ♦ performing operations without necessary supervision or authorization,
- ♦ rendering safety devices inoperable,
- ♦ operating at unsafe speeds
- ♦ using improper or damaged equipment,
- ♦ failing to use prescribed safety equipment;
- ♦ and horseplay.

Examples of **unsafe conditions** include:

- ♦ inadequate guarding;
- ♦ defective conditions;
- ♦ defective design or construction;
- ♦ hazardous process;

- ♦ inadequate lighting;
- ♦ inadequate ventilation; and
- ♦ inadequate clothing or personal protective equipment.

Underlying factors that result in the development of unsafe acts and unsafe conditions include:

- ♦ lack of knowledge or skill;
- ♦ lack of training;
- ♦ lack of operational planning; or
- ♦ lack of equipment maintenance procedures.

(This Tools article was adapted from articles in the West Virginia Board of Risk & Insurance Management Risk Minimizer.)

Risk Management Division
Century Center
1600 East Century Avenue, Suite 4
Bismarck ND 58503-0649

CHECK IT OUT!!

Please check your address label.
Report any corrections to our office.

BULLETIN

FLEX TRAINING UPDATES -

A new streamlined version of the flex training program has been installed. Advise employees to review the new instructions on our website before their next training visit. There will be a demonstration of the program at the April seminar.



New Training Topic: Harassment In The Workplace

This course was developed by Human Resource Management Services and Risk Management and is now available to assist you with your training requirements.

Customized Training

Training modules developed to address your specific training needs can be posted on the Flex Training Site. These modules can be shared with other State entities or can be customized so that it can be accessed only by your employees.

Contact Derek at 328-7583 for information on how to develop your Customized Training modules.

***Risk Management Division
Website Features***

Visit our website at www.state.nd.us/risk/ for standard and updated features including:

- ♦ Personnel e-mail and telephone directory
- ♦ Risk Management Manual
- ♦ Reporting Forms (following page 3.5-1 of the manual)
 - * Incident Report (SFN 50508)
 - * Notice of Claim (SFN 50552)
 - * Motor Vehicle Accident Report (SFN 51301)
 - * Destruction Hold Notice (SFN 52376)
- ♦ Facility Audit and Inspection Checklists (Page 4.3-1)
- ♦ Emergency and Disaster Procedures (Pages 4.5-1 through 4.6-5)
- ♦ Facility Use Agreement Form (Page 5.2-2)
- ♦ Waiver Forms (Pages 5.2-3 & 4)
- ♦ Risk Management Bulletins
- ♦ Discount Application Forms
 - * RM Fund (SFN 53424)
 - * RMWCF (SFN 53425)
 - * Designated Medical Provider (SFN 53758)